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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: Darren Hodgdon) ATTORNEY DOCKET: 04237118
SERIAL NO.: 10/821,084) GROUP ART UNIT: 3626
FILED: April 8, 2004) EXAMINER: Unknown
TITLE: INCENTIVE BASED HEALTH CARE INSURANCE PROGRAM
DATE: April 18, 2006 CUSTOMER NO.: 26565

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I hereby certify that this paper (and its recited enclosures) or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Timothy M. Hubalik

(signature of person mailing paper or fee)

(typed name of person mailing paper or fee)

Commissioner for Patents
PO BOX 1450
Alexandria, VA 22313-1450

Sir:

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR §1.97(b)

Dear Sir:

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicant brings to the attention of the Examiner the documents listed on the attached PTO/SB/08B form as cited in International Search Report for corresponding PCT Application No. PCT/US05/10489 (copy enclosed).

This Information Disclosure Statement is being filed before the mailing date of the first Office Action on the merits. Therefore, Applicant believes no fee is due in connection with this filing.

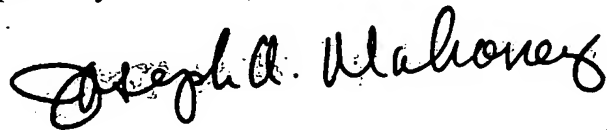
Applicant respectfully requests that the Examiner consider the listed documents and evidence that consideration of relevant portions thereof by making appropriate notation on the attached form. Pursuant to MPEP 609(A)(III)A(2) (page 600-128, Rev. 2, May 2004).

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each of all of the listed documents are material or constitute "prior art." If it should be determined that any of the listed documents do not constitute "prior art" under United States law, Applicant reserves the right to present to the Office the relevant facts and law regarding the appropriate status of such documents.

Applicant further reserves the right to take appropriate action to establish the patentability of the disclosed invention over the listed document, should the document be applied against the claims of the present application.

The Commissioner is hereby authorized to charge any additional filing fees required under Rule 1.17 concerning this transaction, or to credit any overpayment to Deposit Account 13-0019.

Respectfully submitted,



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Enclosure:
Form PTO-1449

